

Imaged Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
3/17/25 11:22 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

REGINA M. REYNOLDS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24510

Chapter 13

Related to Docket No. 124

ORDER OF COURT

AND NOW, this 17th Day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Regina M. Reynolds  
Debtor

Case No. 19-24510-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 17, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2025:

Recip ID	Recipient Name and Address
db	+ Regina M. Reynolds, 603 Oberdick Drive, McKeesport, PA 15135-2221

TOTAL: 1

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 18 2025 00:34:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2025 00:33:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 00:37:10	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219-6009
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2025 00:37:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177550	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 18 2025 00:34:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15282541	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 18 2025 00:34:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15160610	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 18 2025 01:44:12	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15166375	^ MEBN	Mar 18 2025 00:19:09	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15160611	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 18 2025 00:34:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15205417	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 18 2025 00:33:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
15160612	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 00:38:35	Best Buy / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15160616	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2025 00:33:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
15166974	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2025 00:33:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15160613	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 18 2025 00:38:29	Capital One / Cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15169448	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 18 2025 01:04:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

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ID	Message	Date	From
15182104	Email/PDF: bncnotices@becket-lee.com	Mar 18 2025 01:04:43	28272-1083 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15160614	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 02:07:53	Citibank Na, Po Box 6181, Sioux Falls, SD 57117-6181
15188231	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 00:38:45	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15160615	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:04:43	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15160617	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2025 00:33:00	Citizens Bank, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725
15160618	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 18 2025 00:34:00	Comenity Bank / Chadwicks, Po Box 182789, Columbus, OH 43218-2789
15160619	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 18 2025 00:34:00	Comenity Bank / Kay's, Po Box 182789, Columbus, OH 43218-2789
15160620	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 18 2025 00:34:00	Comenity Bank / Venus, Po Box 182789, Columbus, OH 43218-2789
15160621	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 18 2025 00:34:00	Comenity Capital Bank / Overstock, Po Box 182120, Columbus, OH 43218-2120
15302551	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 18 2025 00:33:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15160622	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 18 2025 01:03:52	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15160623	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 00:38:36	Dsnb Macys, Po Box 8218, Mason, OH 45040
15195668	+ Email/Text: Bankruptcy@keystonecollects.com	Mar 18 2025 00:34:00	Elizabeth Forward School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15195670	+ Email/Text: Bankruptcy@keystonecollects.com	Mar 18 2025 00:34:00	Elizabeth Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15160624	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 18 2025 00:34:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15160625	+ Email/Text: bankruptcy@huntington.com	Mar 18 2025 00:34:00	Huntington National Bank, Po Box 1558, Columbus, OH 43216-1558
15188056	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 18 2025 00:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15160626	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 00:37:03	JPMorgan Chase Bank, 700 Kansas Lane, Monroe, LA 71203-4774
15160627	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 00:37:03	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15178131	+ Email/Text: RASEBN@raslg.com	Mar 18 2025 00:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15187676	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 01:18:51	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15160628	+ Email/Text: BKRMailOPS@weltman.com	Mar 18 2025 00:34:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15166376	+ Email/Text: Bankruptcy@keystonecollects.com	Mar 18 2025 00:34:00	Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
15160629	+ Email/Text: PBNCNotifications@peritussservices.com		

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		Mar 18 2025 00:33:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15184914	Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2025 01:04:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15596123	^ MEBN	Mar 18 2025 00:19:17	Land Home Financial Services, Inc. as servicer, 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
15507747	Email/Text: nsm_bk_notices@mrcooper.com	Mar 18 2025 00:33:00	Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741
15178047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2025 00:37:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15187138	Email/Text: bnc-quantum@quantum3group.com	Mar 18 2025 00:34:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15160630	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:04:03	Sears / Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15160631	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:03:46	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15160632	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:03:43	Syncb / American Eagle, Po Box 965005, Orlando, FL 32896-5005
15160633	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:03:44	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15160634	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:04:40	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15160635	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:03:43	Syncb / Levin, Po Box 965036, Orlando, FL 32896-5036
15160636	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:04:40	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15160637	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 00:36:35	Syncb / Qvc, Po Box 965005, Orlando, FL 32896-5005
15160638	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 18 2025 01:04:31	Syncb / Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15161149	^ MEBN	Mar 18 2025 00:19:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15191138	+ Email/Text: bncmail@w-legal.com	Mar 18 2025 00:34:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15160639	+ Email/Text: bncmail@w-legal.com	Mar 18 2025 00:34:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
15160640	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:18:52	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15160641	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 18 2025 00:34:00	Us Bank, PO Box 108, Saint Louis, MO 63166
15182374	Email/PDF: ebn_ais@aisinfo.com	Mar 18 2025 01:56:50	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 59

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC

District/off: 0315-2

User: auto

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cr	Community Loan Servicing, LLC
cr	Land Home Financial Services, Inc., as servicer fo
cr	Land Home Financial Services, Inc., as servicer fo, FEIN, SUCH, KAHN & SHEPARD, P.C.
cr	Nationstar Mortgage LLC
cr	*+ ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed below:**

Name	Email Address
Bernadette Irace	on behalf of Creditor Nationstar Mortgage LLC birace@moodklaw.com bkecf@milsteadlaw.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Daniel P. Foster	on behalf of Debtor Regina M. Reynolds dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Land Home Financial Services Inc., as servicer for Magerick LLC dcarlon@kmlawgroup.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Michael John Clark	on behalf of Creditor Bayview Loan Servicing LLC mclark@pincuslaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Tammy Benoza	on behalf of Creditor Land Home Financial Services Inc., as servicer for Magerick LLC bankruptcy@fskslaw.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11